

MADISON FINANCIAL CORPORATION

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2747260	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$150	\$152	1.8%		
Loans	\$108	\$96	-11.6%		
Construction & development	\$11	\$7	-39.7%		
Closed-end 1-4 family residential	\$32	\$30	-6.3%		
Home equity	\$6	\$6	-4.0%		
Credit card	\$0	\$0	8.8%		
Other consumer	\$4	\$2	-36.7%		
Commercial & Industrial	\$11	\$7	-37.8%		
Commercial real estate	\$29	\$31	6.4%		
Unused commitments	\$17	\$16	-7.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$12	1462.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$5	-68.8%		
Cash & balances due	\$5	\$7	48.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$138	\$139	1.1%		
Deposits	\$126	\$127	0.8%		
Total other borrowings	\$11	\$11	3.8%		
FHLB advances	\$6	\$6	0.0%		
Equity					
Equity capital at quarter end	\$12	\$13	10.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.6%	--		
Tier 1 risk based capital ratio	10.8%	13.1%	--		
Total risk based capital ratio	12.0%	14.4%	--		
Return on equity ¹	-16.5%	0.1%	--		
Return on assets ¹	-1.4%	0.0%	--		
Net interest margin ¹	4.2%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.1%	94.5%	--		
Loss provision to net charge-offs (qtr)	2675.0%	77.2%	--		
Net charge-offs to average loans and leases ¹	0.1%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.2%	2.6%	0.0%	1.4%	--
Closed-end 1-4 family residential	4.6%	3.5%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.3%	1.2%	1.6%	--
Other consumer	0.4%	2.0%	1.1%	0.9%	--
Commercial & Industrial	0.5%	0.0%	0.0%	1.0%	--
Commercial real estate	0.6%	0.0%	0.0%	0.0%	--
Total loans	3.9%	2.4%	0.0%	0.2%	--